



CSAA Fire & Casualty Insurance Company
P.O. Box 24523
Oakland, CA 94623-1523



RUSS GODFREY
1012 NW 166TH ST
EDMOND, OK 73012-6804

YOUR CLAIM INFORMATION

Claim number	1002-54-8082
Policy Number	HO3328693
Policyholder	RUSS GODFREY
Date of incident	February 22, 2018

Questions
about your
claim?

Sayde Brooks
405-493-7011

Regular Claims Center hours are
Monday – Friday 8:00 AM – 7:00 PM,
Central Time

March 13, 2018

Dear Russ Godfrey:

We have completed our investigation of your claim. Based on the facts of this investigation, we have concluded that your policy provides coverage for a portion of your claim. You will receive a separate communication with more information and the offer of payment for the portion of your claim that is covered.

Results of our investigation

In investigating the cause of damage, we contacted Independent Adjuster Michael White with US Adjusting to assess the damage to your property. After conducting an inspection, a report was prepared which includes detailed findings of the inspection and a determination the damage was caused by wear and tear to your roof which allowed water to enter your home. Areas of deterioration were found on the roof as well.

Coverage has been approved for the ensuing water damage. The repairs cost \$1,162.81, which is below your \$2,500.00 deductible. Your acknowledgment does not constitute a release of this claim.

Coverage for your roof is declined, however, based on an exclusion or exception in your policy. Your policy covers the cost of repairing physical damage to your home and its other structures, if applicable, unless the damage or its cause is excepted or excluded from coverage by one or more provisions in your policy. Unfortunately, a portion of the damage is specifically mentioned in your policy as being excluded and/or excepted. Because of this, we are unable to provide coverage.

For your reference, below is the specific section(s) of your policy that pertains to this claim.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling And Coverage B – Other Structures

1. We insure against risk of direct physical loss to property described in Coverages A and B.
2. We do not insure, however, for loss:
 - c. Caused by:
 - (6) Any of the following:
 - (a) Wear and tear, marring, deterioration;

Exception To c.(6)

Unless the loss is otherwise excluded, we cover loss to property covered under Coverage A or B resulting from an accidental discharge or overflow of water or steam from within a:

- (ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and replace any part of a building, or

other structure, on the "residence premises", but only when necessary to repair the system or appliance. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, down spout or similar fixtures or equipment.

Section I – Exclusion A.3. Water Damage, Paragraphs a. and c. that apply to surface water and water below the surface of the ground do not apply to loss by water covered under c.(5) and (6) above.

Under 2.b. and c. above, any ensuing loss to property described in Coverages A and B not precluded by any other provision in this policy is covered

Protecting your property from further damage

Although your policy does not cover this claim, you have a responsibility to take steps to protect the property from additional or subsequent damage.

Other important information

Additional facts about your claim

We reserve the right to raise any additional facts or legal support for our decision. If you have additional information you believe is relevant to your claim, please contact us at the phone number listed under Your Claim Information box.

Actions against AAA

Please note your insurance policy provides under **SECTION I – CONDITIONS, Suit Against Us**, that no action shall be brought against **AAA** unless there has been compliance with the policy provisions and the action is filed in a court of competent jurisdiction within two years of the date of loss.

If you have any questions, you can contact us at the phone number listed under Your Claim Information box. We value you as our customer and appreciate the opportunity to assist you.

Sincerely,



Sayde Brooks
Claims Representative